



**STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND**

P.O. BOX 2121
HONOLULU, HAWAII 96805-2121
Oahu (808) 586-7390
Toll Free 1(800) 295-0089
www.eutf.hawaii.gov

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HSTA VEBA Members Transitioning to EUTF

Frequently Asked Questions

Q1. Why are our health plans changing from VEBA to EUTF?

A1. Act 106, SLH 2010, extended the sunset date of the VEBA pilot project from June 30, 2010 to December 31, 2010. Starting January 1, 2011, the law requires the HSTA members to become part of the EUTF health benefit plans.

Q2. What health plans will EUTF put us in?

A2. The EUTF Board of Trustees decided that HSTA members will be transferred from the VEBA plans to the EUTF plans using the 'carrier-to-carrier' method. In other words, if you are in the VEBA HMSA plan, you will be transferred to the EUTF HMSA plan. If you are in the VEBA HMA plan, you will be transferred to the EUTF HMA plan. If you are in the VEBA HMA or VEBA HMSA drug plan, you will be transferred to the EUTF informedRx drug plan. If you are in the VEBA VSP plan, you will be transferred to the EUTF VSP plan. If you are in the VEBA HDS plan, you will be transferred to the EUTF HDS plan. More details on this will be sent to you at a later date.

Q3. Do the EUTF health benefit plans have the identical coverage as the VEBA benefit plans?

A3. No. For example, VEBA's HMSA plan is a 90/10 plan. This means that if you go to an HMSA participating hospital, you will only pay 10%. However, EUTF's HMSA plan is an 80/20 plan. This means that if you go to an HMSA participating hospital, you will pay 20%. You can visit EUTF's website (eutf.hawaii.gov) and click on 2010 Open Enrollment Information and scroll down to "2010 Active Open Enrollment Reference Guide". This will give you details on EUTF's plans and you can compare the benefits with your VEBA benefits. More details on this will be sent to you at a later date.

Q4. Will I pay the same for my health plans?

A4. No. The EUTF Board of Trustees is currently reviewing rates for the plan year ending June 30, 2011. They will soon be making a decision on the new rates for the EUTF plans. You will be notified of the new rates and your contribution as soon the information becomes available.

Q5. Will EUTF allow us to change health plans?

A5. Yes. The EUTF is planning a 'limited open enrollment' for the HSTA members. HSTA members will be allowed to make changes at that time. The exact date of the open enrollment has not yet been set, but it is expected to be in October or November 2010.

Q6. Will there be open enrollment information sessions that I can attend?

A6. No. Unfortunately, the EUTF does not have the resources to conduct open enrollment sessions. The EUTF will be transmitting information to you through letters and via the EUTF's website.

Q7. Who can I call or email if I have questions?

A7. At this time the EUTF does not have the resources to take your calls or emails. So, we ask for your patience and ask that you wait until we send you written information as more details become available.

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